Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 1 of 27

· (Official Form 1) (9/97)

FORM B1 UNITED STATES BANKRUPTCY OF ILLII  NORTHERN DISTRICT OF ILLII  EASTERN DIVISION	COURT NOIS Voluntary Petition
NAME OF DEBTOR (if individual, enter Last, First Middle):	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle):
COLEMAN, IDA M.	
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): NONE	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names):
SOC. SEC./TAX I.D. NO. (if more than one, state all):	SOC. SEC./TAX I.D. NO. (if more than one, state all):
STREET ADDRESS OF DEBTOR:  27 W 108TH PL CHICAGO IL 60628  Ph: 773-468-3098	STREET ADDRESS OF JOINT DEBTOR:
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: $Cock$	COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINES::
MAILING ADDRESS OF DEBTOR: SAME	MAILING ADDRESS OF JOINT DEBTOR:
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different $NOT\ APPLICABLE$	from street address above):
Information Regarding the Debto	r (Check the Applicable Boxes)
District.	pal place of business, or principal assets in this District tion or for a longer part of such 180 days than in any other , general partner, or partnership pendirg in this District.
TYPE OF DEBTOR (Check all boxes that apply)  [X] Individual(s) [ ] Railroad  [ ] Corporation [ ] Stockbroker  [ ] Partnership [ ] Commodity Broker  [ ] Other	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)  [ ] Chapter 7
NATURE OF DEBTS (Check one box) [X] Consumer/Non-Business [ ] Business	FILING FEE (Check one box)  [X] Full Filing Fee attached  [ ] Filing Fee to be said in installments (Applicable to
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)  [ ] Debtor is a small business as defined in 11 U.S.C. S101  [ ] Debtor is and elects to be considered a small business	[ ] Filing fee to be paid in installments (Applicable to individuals individuals for the cour debtor is u installment Fig. Northern Distallment Fig.
under 1' U.S.C. S1121(e) (Optional)  STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)  [V] Debtor retiretes that finds will be qualible for distri	Rule 1006() Time: 01/30/2004  Debtor: 17:04:35  Case: 04-036:8  Uded and administr Judge: Bruce Black  Substitution to unsecuted to unsecuted the substitution that substituti
ESTIMATED NO. OF CREDITORS: $[X]1-15$ ESTIMATED ASSETS (thousands): $[X]$50,001$ to \$100,000 ESTIMATED DEB"S (thousands): $[X]$50,001$ to \$100,000	ConfHrs: 03/04/2004 @ 02:30P Trustee: MARIL YN MARSHALL 1:04BK03618-BK00:

fficial Form 1) (9/97)				FORM B1, Page 2
Voluntary Petition	NAME	OF DEBTOR(S):		FORT BI, 1 ago 2
(This page must be completed and filed in e	very case)			nonvertal
PRIOR BANI	KRUPTCY CASE FILE	D WITHIN LA	ST 6 YEARS	1-3003
OCATION WHERE PILED:	ase Number 9-20/0	23	DATE FIXED OF	g THE DEBTOR
PENDING BANKRUPTCY CASE FIL	ED BY ANY SPOUSE	, PARTNER, O	OR AFFILIATE OF	T(.B DBDTOX
NAME OF DEBTOR:	CASE NUMBER:			
DISTRICT:	RELATIONSHIP:		JUDGE:	
- Company of the Comp	SIGNATUR	RES		poration/Partnership)
provided in this petition is true and corrections of the petitioner is an individual whose debt consumer debts and has chosen to file under that I may proceed under chapter 7, title 11, U.S. Code, understand the relie each such chapter and choose to proceed to I request relief in accordance with the Country of the Count	11. 12 or 13 of a favoriable under chapter 7. chapter of title 11. Lition.	X Signature of An Name: Title: Date: SIGNATURE I certify that in 11 U.S.C. S compensation, of this docum Name: Social Secur Address:	OF NON-ATTORNAL I am a bankruptcy 5110, that I prepare and that I have project.	EX FETITION PREPARER petition preparer as defined at this document for byided the debtor with a copy
EXHIBIT A  (To be completed if debtor is require reports (e.g., forms 10K & 10Q) with Section 13 or 15(d) of the Securitiand is requesting relief under chap and is requesting relief under chap [ ] Exhibit A is attached and made [ EXHIBIT B (To be completed if debtor is an inprimarily consumer debts)  I, the attorney for the petitioner petition, declare that I have information (he or she) may proceed under that of title 11, 0.S. Godo, and have available under each such manager.	ndividual whose debts a named in the foregoing ormed the petitioner the peter 11, 12, or 13 per aimed the relief	who prepared in the state of th	an one person preparations of preparer	ers of all other individuals eparing this document:  red this document, attach to the appropriate official  rer's failure to comply with the Federal Rules of Bankrupt

Attorney: Thomas Holstein

Date:

Procedure may result in fines or imprisonment or both.

11 USC S110; 18 USC S156

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 3 of 27

IDA M. COLEMAN 27 W 108TH PL CHICAGO IL 60628

Thomas Holstein TELECHECK
109 West Elm Street PO BOX 17380
Chicago, Illinois 60610 DENVER CO 80217 Bar No. 1251716

ASSOCIATES VISA PO BOX 15688 WILMINGTON DE 19886-5688

BANKCARD ASSOC PO BOX 182716 COLUMBUS OHIO 43218

CORNER HEATING AND AIR 7701 S KEDZIE CHICAGO IL 60652

EMPRESS CASINO 825 EMPRESS DRIVE HAMMOND IN 46320

FIRST MIDWEST BANK 12015 S WESTERN AVE BLUE ISLAND IL 60628

GE CAPITAL PO BOX 27-933 KANSAS CITY, MO. 64180

INTERNAL REVENUE SERVICE DEPARTMENT OF THE TREASURY KANSAS CITY, MO. 64999

MAJESTIC STAR % EQUIFAX PO BOX 30272 TAMPA FL, 33630

UNITED CREDIT UNION % BAKER, MILLER, MARKOFF 11 S LASALLE ST-19TH FL CHICAGO IL 60603

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 4 of 27

# UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	IDA M.	COLEMAN	Case No.	
			Chapter 13	3
			/ Debtor	

Attorney for Debtor: Thomas Holstein

### SUMMARY OF SCHEDULES

	ATTACHED	NO. OF	 AMOUNTS SCHEDULED
NAME OF SCHEDULE	(YES/NO)	SHEETS	 ASSETS LIABILITIES OTHER
A - Real Property	Yes	1	\$ 55,000.00
B - Personal Property	Yes	3	\$ 1,630.00
C - Property Claimed As Exempt	Yes	1	
D - Creditor Holding Secured Claims	Yes	1	 53,455.CO
E - Creditors Holding Unsecured Priority Claims	Yes	1	 
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1	 
G - Executory Contracts and Unexpired Leases	l Yes	1	
H - Codebtors	Yes	1	
<pre>I - Current Income of     Individual Debtor(s)</pre>	Yes	1	 
<pre>J - Current Expenditures of</pre>	Yes	1	 \$ 1,337.00
Total Number o in ALI	of sheets Schedules	5 > <u>12</u>	
	Total A	Assets >	\$ 56,630.00

Total Liabilities > \$ 59,375.(0)

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 5 of 27

In re:	IDA M.	COLEMAN	/	Debtor	Case No.

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value cf Debtor's Interest	Amount of Secured Claim
PROPERTY IN NEED OF ELEC			\$ 55,000	\$ 43,200

Total \$ 55,000

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 6 of 27

In re: IDA M. COLEMAN

[x] NONE

\_\_\_\_\_\_/ Debtor Case No.

### SCHEDULE B - PERSONAL PROPERTY

	cription Location Property	H W J C	Market Value of Debtor's Interest Before Claim
1.	Cash on hand. CASH		\$ 20
2.	Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  1ST NATIONAL CHECKING		\$ 100
3.	Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE		
4.	Household goods and furnishings, including audio, video, and computer equipment.  ALL HOUSEHOLD FURNISHINGS		\$ 520
5.	Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. BOOKS AND PICTURES		\$ 120
6.	Wearing apparel.  ALL WEARING APPAREL		\$ 270
7.	Furs and jewelry. [x] NONE		
8.	Firearms and sports, photographic, and other hobby equipment. [x] NONE		
9.	Interests in insurance policies.  1ST PENN PACIFIC - NO CASH VALUE		
10.	Annuities. [x] NONE		
11.	<pre>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE</pre>		

12. Stock and interests in incorporated and unincorporated businesses.

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 7 of 27

In re: IDA M. COLEMAN	/	Debtor	Case	No.
-----------------------	---	--------	------	-----

### SCHEDULE B - PERSONAL PROPERTY

	(Continuation Sneet)		
		Н	Market Value
Description	Location	W	of Debtor's
of Property		J	Interest
		С	Before Claim

- 13. Interests in partnerships or joint ventures. [x] NONE
- 14. Government and corporate bonds and other negotiable and non-negotiable instruments.
  [x] NONE
- 15. Accounts receivable.
  [x] NONE
- 16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled.
  [x] NONE
- 17. Other liquidated debts owing debtor including tax refunds. [x] NONE
- 18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

  [x] NONE
- 19. Contingent and non-contingent interests in estate of a decedent,
   death benefit plan, life insurance policy, or trust.
  [x] NONE
- 20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims.

  OWES IRS \$390-SEE D
- 21. Patents, copyrights, and other intellectual property.
  [x] NONE
- 22. Licenses, franchises, and other general intangibles. [x] NONE
- 23. Automobiles, trucks, trailers, and other vehicles and accessories.

  1991 CHEVY BLAZER- NOT RUNNING
- 24. Boats, motors, and accessories.
  [x] NONE

\$ 600

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 8 of 27

/ Debtor Case No. In re: IDA M. COLEMAN

#### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Н Market Value W of Debtor's Location Description Interest J of Property С Before Claim

- 25. Aircraft and accessories.
  - [x] NONE
- 26. Office equipment, furnishings, and supplies.
  - [x] NONE
- 27. Machinery, fixtures, equipment, and supplies used in business. [x] NONE
- 28. Inventory. [x] NONE
- 29. Animals. [x] NONE
- 30. Crops growing or harvested. [x] NONE
- 31. Farming equipment and implements. [x] NONE
- 32. Farm supplies, chemicals, and feed. [x] NONE
- 33. Other personal property of any kind not already listed. [x] NONE

\$ 1,530 Tot.al

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 9 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [x] 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exempticn	of Property
PROPERTY IN NEED IN KITCHEN, MISC \$55,000 IN PRESE	CHICAGO IL D/P 1970 \$19,000-REFID 95 \$55,000 OF ELECTRICAL, NEW PORCHES, NEW SUB FLOOR OTHER REPAIRS-CCULD NOT SELL FOR MORE THAN		\$ 55,000
JDMT LEIN ALSO O	N PROPERTY FOR \$9,865 735 ILCS 5/12-901	\$ 7,500	
Cash on hand	735 ILCS 5/12-1001(b)	\$ 20	\$ 20
Deposits of mo	oney with banks, etc CKING 735 ILCS 5/12-1001(b)	\$ 100	\$ i00
Household good	ds and furnishings RNISHINGS 735 ILCS 5/12-1001(b)	\$ 520	\$ 520
Books, picture BOOKS AND PICTUR	es, art and collections ES 735 ILCS 5/12-1001(a)	\$ 120	\$ 120
Wearing appare		\$ 230	\$ 270
Automobiles, 1991 CHEVY BLAZE	trucks, trailers, etc, and accessories  R- NOT RUNNING  735 ILCS 5/12-1001(c)	\$ 6(0	<b>\$</b> 600

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 10 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

	Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1.	Account No. 69328 FIRST MIDWEST BANK 12015 S WESTERN AVE BLUE ISLAND IL 60628	1995 Mortgage-Residence 27 W 108TH PL, CHICAGO CURRENT-\$620 MO OUTSII Value: \$ 55,000.00		\$ 0.00
2.	Account No. 408-68-1236 INTERNAL REVENUE SERVICE DEPARIMENT OF THE TREASURY KANSAS CITY, MO. 64999	2001 INCOME TAX 2001 INCOME TAXES OWED Value: \$ 0.00	\$ 390.00	\$ 390.00
3.	Account No. 99M1-142249 UNITED CREDIT UNION % BAKER, MILLER, MARKOFF 11 S LASALLE ST-19TH FL CHICAGO IL 60603	LEIN ON PROPERTY JUDMT LEIN ENTERED 8/0 Value: \$ 0.00	\$ 9,865.00	<b>\$ 9,8</b> 65.00

Subtotal: \$ 53,455.00 Total: \$ 53,455.00

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 11 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

#### TYPES OF PRIORITY CLAIMS

### [ ] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a)(2).

### [ ] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \$507(a)(3).

### [ ] Contributions to employee benefit plans

Money swed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(4).

### [ ] Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a)(5).

### [ ] Deposits by individuals

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. S507(a)(6).

### [ ] Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a)(7).

### [ ] Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a)(8).

# [ ] Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured

depository institution. 11 U.S.C. S507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 12 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1.	Account No. ASSOCIATES VISA PO BOX 15688 WILMINGTON DE 19886-5688	THRU 99 Credit card purchases	\$ 5,100.00
2.	Account No. BANKCARD ASSOC PO BOX 182716 COLUMBUS OHIO 43218	THRU 99 NOTICE ONLY	\$ 0.00
3.	Account No. CORNER HEATING AND AIR 7701 S KEDZIE CHICAGO IL 60652	THRU 99 NOTICE ONLY	\$ 0.00
4.	Account No. EMPRESS CASINO 825 EMPRESS DRIVE HAMMOND IN 46320	THRU NOTICE ONLY	\$ 0.00
5.	Account No. GE CAPITAL PO BOX 27-933 KANSAS CITY, MO. 64180	THRU 99 Credit card purchases	\$ 820.00
6.	Account No. MAJESTIC STAR % EQUIFAX PO BOX 30272 TAMPA FL, 33630	THRU 99 NOTICE ONLY	\$ 0.00
7.	Account No. TELECHECK PO BOX 17380 DENVER CO 80217	THRU 99 NOTICE ONLY	\$ 0.00

Subtotal: \$ 5,920.00 Total: \$ 5,920.00

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 13 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest	
MARIO COLEMAN 27 W 108TH PL CHICAGO IL 60628	Contract type: Residential lease Terms: 700 MO Debtor's Interest: Lessor Description: 5/03-5/05	

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 14 of 27

In re: IDA M. COLEMAN	/ Debtor Case No.	
	SCHEDULE H - CODEBTORS	
Name and Address	Name and Address	
of Codebtor	of Creditor	

[X] Debtor has no codebtors.

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 15 of 27

In	re:	IDA M.	COLEMAN		/ Debtor	Case	No.
----	-----	--------	---------	--	----------	------	-----

### SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: Single

DEPENDENTS OF DEBTOR AND SPOUSE: None

EMPLOYMENT:

DEBTOR SPOUSE

RETIRED-ON SOCIAL SECURITY

Name of Employer:

Occupation:

How Long Employed: Employer Address:

		DEBTOR		SPOUSE
INCOME:				
Current monthly gross wages, salary, and commissions	\$	0.00	\$	
Estimated monthly overtime	\$	0.00	\$	
SUBTOTAL	\$	0.00	\$	
LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security	\$	0.00	\$	
b. Insurance	\$	0.00	\$	
c. Union dues	\$	0.00	\$	
d. Other:	\$	0.00	\$	
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	0.00	\$	
TOTAL NET MONTHLY TAKE HOME PAY	\$	0.00	\$	
Regular income from operation of business or profession or	farm			
(attach detailed statement)	\$	0.00	\$	
Income from real property	\$	700.00	\$	
Interest and dividends	\$	0.00	\$	
Alimony, maintenance or support payments payable to the deb	tor			
for the debtor's use or that of dependents listed above.	\$	0.00	\$	
Social security or other government assistance				
RETIRED - ON SOCIAL SECURITY	\$	830.00	\$	
Pension or retirement income	\$	0.00	\$	
Other monthly income	\$	0.00	\$	
TOTAL MONTHLY INCOME	\$	1,530.00	\$_	
TOTAL COMBINED MONTHLY INCOME	\$	1,530.00		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 16 of 27

In re: IDA M. COLEMAN / Debtor Case No.

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

nodecrota. Complete a separate little 1		
Rent or home mortgage payment (include lot rented for mobile home)	\$	620.00
Are real estate taxes included? Yes No x  Is property insurance included? Yes No x		
10 P10P01 1	\$	167.00
Utilities: Electricity and heating fuel	э \$	41.00
Water and sewer		45.00
Telephone	\$	
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	220.00
Clothing	\$	10.00
Laundry and Dry cleaning	\$	10.00
Medical and Dental expenses	\$	20.00
Transportation (not including car payments)	\$	40.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	52.50
Life	\$	44.50
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	•	
RE TAXES \$800 YR	\$	67.00
Installment payments: (Do not list payments to be included in the plan)	Ψ	0,
	\$	0.00
Auto	\$	0.00
Other	Ф \$	0.07
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home	\$	0.07
Payments for support of additional dependents not living at your name	Ψ	0.07
Regular expenses from operation of business, profession, or farm	\$	0.00
(attach detailed statement)		0.00
Other	\$_	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	⊅_	1,337.00
FOR CHAPTER 12 AND 13 DEBTORS ONLY	Φ.	4 530 00
A. Total projected monthly income		1,530.00
B. Total projected monthly expenses		1,337.00
C. Excess income (A minus B)	\$	193.00
D. Total amount to be paid into plan Weekly	\$	44.54

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 17 of 27

In re:		/ Dc	btors	Case No.
DECLARATION U	NDER PENALTY OF PERJU	IRY BY II	NDIVIDU	AL DEBTOR
I declare under pe consisting of sheets, information and belief.	nalty of perjury that I have read and that they are true and corre	the forego	ing Summa st of my kr	ary and Schedules, nowledge
Date	Signature X	Lda Debior	Cale	mor
Date	Signature	Joint Del	btor	
				*** 000

Penalty for making a false statement or concealing property. Fines of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 18 of 27

### UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re	IDA	М.	COLEMAN	J				Case No. Chapter Debtor	•
Att	orne	y fo	r I	Debtor:	Thomas	Holstein				

### STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

[X] None

### 2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

DEBTOR SOCIAL SECURITY

Income year to date: \$8,300

Last year: *\$9,800* 

Year before: 28,800- FROM EMPLOYMENT

Source(s):

MARIO COLEMAN

Income year to date: \$3,250

Last year: Year before:

Source(s): RENTAL INCOME

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 19 of 27

3	. Pa	yments	to	Creditors.

a. List	all payments of	n loans	, instal	1ment:	s, purcha:	ses of	goods	cr	servi	ices, a	ınd
other debts,	aggregating mo.	re than	\$600 to	any o	creditor,	made	within	90	days	immedi	atel;
preceding th	e commencement	of this	case.								

[X] None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

[X] None

### 4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: UNITED CREDIT UNION V COLEMAN

Case #: 99M1-142248

Court/Agency location: CIRCUIT COURT OF COOK COUNTY

Nature of proceeding: MOTION TO REINSTATE AND ENTER JUDGEMENT

Suit status: JDMT ENTERED-LEIN ON PROPERTY 8/03

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

[X] None

### 5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

[X] None

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 20 of 27

### 6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 123 days immediately preceding the commencement of this case.

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

[X] None

### 7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

[X] None

#### 8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

[X] None

### 9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: Thomas Holstein
Address: 109 West Elm Street

Addr2: Chicago, Illinois 60610, Bar No. 1251716

Date of payment:

Payor: IDA M. COLEMAN

Payment/Value: \$1,000.00

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 21 of 27

10.	Other	Transfers.

	List	all	oth	ner	prope	rty,	othe	r	than	prope	cty	transfe	rred	in	the	ord	lir.ary	cou	rse	οſ
												ransfer							as	а
sec.	urity	with:	in c	one	yea:	imme	diate	1у	pred	ceding	the	commen	ceme	nt o	f th	his	case.			

[X] None

### 11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

[X] None

### 12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

[X] None

#### 13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

[X] None

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 22 of 27

14.	Property	held	for	Another	Person.

List all property owned by another person that the debtor holds or controls.

[X] None

### 15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

[X] None

### 16. Nature, Location and Name of Business.

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

Χ	1	None	

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 23 of 27

17. Books, records and financial statements.
a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.
[X] None
b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
[X] None
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
[X] None
d. List all financial institutions, creditors and other parties, including mercantil and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.
[X] None
18. Inventories.
a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
[X] None
b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
[X] None

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 24 of 27

19. Current Partners, Officers, Directors and Shareholders.
a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
[X] None
b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.
[X] None
20. Former partners, officers, directors and shareholders.
a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
[X] None
b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
[X] None

### 21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, suck redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

[X]	None					

# Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 25 of 27

n rc:	/ Dcbt	lors Case No.
DECLARATION UNDER	R PENALTY OF PERJURY BY IN	DIVIDUAL DEBTOR
I declare under penalty of Statement of Financial Affairs as	of perjury that I have read the answers and any attachments thereto and that th	s contained in the foregoing, ney are true and correct.
The second of th	×/1.	
Date	Signature Add Debtor	Colemn
Date	Signature	OP ·

Penalty for making a false statement or concealing property. Fines of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

#### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 26 of 27

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Coce under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a potition with the court. Court employees are prohibited from giving you logal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

- 1. Chapter 7 is designed for deblors in financial difficulty who do not have the ability to pay their existing
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.
- Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30
- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but
- would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.
- Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee) Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.
- Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings Chapter 12: Family farmer (\$200 filing fee plus \$30 administrative fee) and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Date

Ida Colemon Case Number

> Debtor Copy / Court Copy (B 201 Rev 4/98)

### Case 04-03618 Doc 1 Filed 01/30/04 Entered 01/30/04 17:02:43 Desc Petition Page 27 of 27

### UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re <i>IDA M. COLEMAN</i>	Case No. Chapter '3 / Debtor
Att	orney for Debtor: Thomas Holstein	
	STATEMENT Pursuant to Rule	2016(b)
The	undersigned, pursuant to Rule 2016(b), Rules of Bankr The undersigned is the attorney for the debtor(s) in	·
2.	<ul><li>The compensation paid or promised by the Debtor(s), ta) For legal services rendered, or to be rendered in and in connection with this case</li></ul>	contemplation of\$ 2,000.00 as paid 1,000.00
3.	The Filing Fee has been paid.	
4.	<ul> <li>The Services rendered or to be rendered include the fea) Analysis of the financial situation, and rendering debtor(s) in determining whether to file a petition.</li> <li>b) Preparation and filing of the petition, schedules documents required by the court.</li> <li>c) Representation of the debtor(s) at the first meet.</li> </ul>	g advice and assistance to the on under Title 11, U.S.C., statement of affairs and other
5.	The source of payments made by the debtor(s) to the usuages and compensation for services performed, and none other.	ndersigned was from earnings,
6.	The source of payments to be made by the debtor(s) to balance remaining, if any, will be from earnings, wage performed, and <i>none other</i> .	
7.	The undersigned has received no transfer, assignment of following for the value stated:  None.	or pledge of property except time
8.	The undersigned has not shared or agreed to share with with members of the undersigned's law firm, any compens as follows: <i>None</i> .	
Date	ed: Respect:	fully submitted,

Attorney for Petitioner: Thomas Holstein 109 West Elm Street Chicago, Illinois 60610

Bar No. 1251716